



State of Nevada

Department of Administration

Risk-y Business

Risk Management Division

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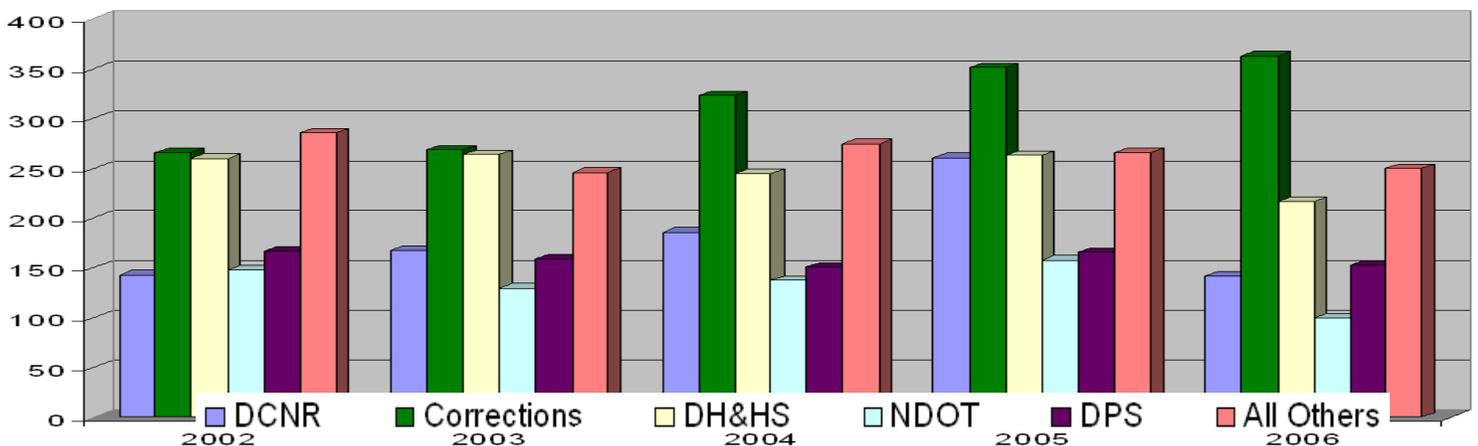
STATE INJURY RATE DOWN

The State of Nevada had 240 fewer Workers' Compensation claims in 2006 as compared to 2005. Through the ongoing implementation of the Safety Program, it is clear that the State is reaping the rewards of its efforts. The last year also had fewer claims than the previous 4 years, as there were 1270 claims in 2002, 1236 in 2003, 1318 in 2004, 1465 in 2005...1225 in 2006. This represents a 16% drop in injuries from 2005 to 2006. Reducing the "frequency" (number of claims) not only means that less employees are injured, but it will also help the State in workers' compensation insurance renewal. The frequency of claims is an important factor in workers' compensation pricing in future years. This Division would like to thank all of

the employees of the State for making 2006 a safer year.

Department	# of Claims	2006			
		Total Paid	Total Reserves	Total Recovery	Total Incurred
DCNR	142	\$110,329	\$ 344,071	\$ 0	\$ 454,400
Corrections	363	\$516,706	\$1,217,706	\$ 0	\$1,734,412
DH&HS	217	\$267,428	\$ 682,735	\$ 2,007	\$ 948,156
NDOT	100	\$184,165	\$ 468,531	\$ 94	\$ 652,602
DPS	153	\$533,737	\$ 677,903	\$ 2,204	\$1,209,436
All Others	250	\$431,533	\$ 585,683	\$16,400	\$1,000,816
TOTAL	1225	\$2,043,898	\$3,976,628	\$20,705	\$5,999,822

Claims by Department





HAS YOUR AGENCY OBTAINED A NEW VEHICLE OR PLAN TO DELETE AN OLD ONE?

Upon acquisition of a new vehicle, agencies have 31 days during which time physical coverage will be automatically in force. Should a claim be filled on such a vehicle, the claim (subject to applicable deductibles) will be paid by Risk Management and premium for self-insured physical damage insurance will be assessed retroactively back to the date of acquisition. When agencies turn in vehicles to State Purchasing, insurance coverage will not be dropped

until such time as the vehicle has been sold or until it has been reassigned to another State agency. Claims filed on newly acquired vehicles, which have not been added to the insured vehicle scheduled after 31 days, will not be paid by Risk Management and will be returned to the agency for their handling.

Agencies should send all changes (additions, deletions, coverage changes) for physical damage

coverage and liability coverage to the Attorney General's Office, Tort Claims Unit. Premium is assessed based on the date of acquisition. Even though the Risk Management Division administers the self-funded physical damage program the Attorney General's Office maintains the master data base on the self-funded automobile fleet. Changes should be reported in writing. For more information please contact the Tort Claims Unit at (775) 684-1263.

Did You Know?

If a State employee incurs loss of personal property due to an accident or theft the loss will only be reimbursed by the Risk Management Division if the provisions of NRS 284.155 and NRS 284.175 have been met. Otherwise State employees' property kept or maintained on State property will be considered to be kept "At your own risk" and be covered by their own personal insurance

Insurance and Indemnification Guidelines

Risk Management is in the process of finalizing our "Insurance and Indemnification Guidelines." We hope these guidelines we will take the "mystery" out of the insurance and indemnification principles. Guidelines also explain the



concepts of risk transfer and why we need to incorporate insurance and risk transfer within our state contracts. The manual will have an overview of the various insurance policies along with information to help the contract managers determine what policies are needed for their particular agreement. We have included sample insurance schedules which will cover a variety of contracts. The schedules are designed to be attached as an addendum directly to our contract form. We will be publishing these guidelines on the Risk Management website in the near future and our first training class is schedule for March.

DEFENSIVE DRIVING BECOMING A REALITY

For most state agencies, the Defensive Driving policy is becoming a reality. To date, 2,155 state employees have taken the class with the overwhelming consensus; "The class was great and a good refresher on defensive driving these days". The DDC-4 classes are listed on the NEATS system as well as on the Risk Management web site under "Safety". The classes will continue to be ongoing with the goal of existing employees having taken the class by July 1, 2007. There will always be the need for classes because of new hires so the classes will continue to be offered.

State Motor Pool will be revising the MP-2 form (Daily Vehicle Approval Form) which will ask agencies who request Motor Pool cars, when the employees had last taken the DDC-4 class so look for that soon. Also to date we have 15 new DDC-4 Instructors, some training their own agencies, some through DIR, Safety Consultation and Training (SCATS), and a new trainer with Risk Management to aide in completing the policy deadline. Continue to monitor the NEATS system and enroll your employees as soon as possible as classes fill up quickly.

N.E.A.T.S.

If you have changed agencies, or have taken a class and have not gotten confirmation etc remember to update your NEATS e-mail. This can be done on the NEATS homepage under the "Update My Contact Information". Or when you have a life status change or a change in your beneficiary be sure to update in three areas:

- PERS (retirement),
- PEBP (death benefit),
- NEATS (payroll).

NEED MORE CARS FOR YOUR AGENCY??



The Purchasing Division offers state excess vehicles for sale to state agencies. Vehicles are available primarily at the Purchasing Division Warehouse in Reno. Vehicles may be inspected in person or viewed on our web site at <http://purchasing.state.nv.us/property/vehicle.htm>. We do maintain a want list for agencies looking for specific vehicles that may come available in the future. For more information please contact Marie Gullet at the Reno Warehouse at (775) 688-1161 ext. 227.

2006 TRAINING

Risk Management with assistance of our vendors and the Safety Consultation & Training Section of the Division of Industrial Relation far exceeded our performance standards. We had set a standard of 50 classes with 750 students. We had a combined total of 374 classes with 4,662 students.

CLASS	No. of Students	No. of Classes	Ave # of Students per class
CPR	30	8	3.8
Workplace Violence/ Dealing with Difficult People	478	42	11.4
Defensive Driving	1555	60	25.9
Emergency Planning/ Preparedness	111	12	9.3
Supervisory Safety (Various Classes)	142	25	5.7
Wellness/Heart~Lung Training	140	8	17.5
Personal Safety Awareness	73	11	6.6
Safety Committee Members Training	86	9	9.6
Workers' Compensation for Managers & Supervisors	133	11	12.1
Property Loss Prevention	68	2	34.0
All Others	17	7	2.4
TOTAL:	2816	188	15.0
Agency Requested Classes	938	49	19.1
Various Classes (Nevada Safety Consultation and Training Section)	908	137	6.6
GRAND TOTAL:	4662	374	12.5

Continuing Classes From Risk Management

To enroll please use the NEATS System. If you do not have the resource to use NEATS, or have any questions please call (775) 687-3187.

Training Schedule - April 2007

Date	Time	Duration	City	Location	Class
4/3/07	1:00 PM	2 1/2 hrs	CC	Library Conf Rm	Safety Update for Supervisors
4/3/07	8:00 AM	4 hrs	CC	Risk Mgmt	CPR/AED/First Aid
4/3/07	12:30 PM	4 hrs	CC	Risk Mgmt	Defensive Driving
4/4/07	9:00 AM	3 hrs	CC	DOE	Workplace Violence/Dealing with Difficult People
4/4/07	1:00 PM	2 1/2 hrs	CC	DOE	Managing the Threat of Workplace Violence
4/5/07	8:00 AM	4 hrs	CC	Risk Mgmt	Defensive Driving
4/5/07	12:30 PM	4 hrs	CC	Risk Mgmt	Defensive Driving
4/10/07	12:30 PM	4 hrs	LV	State Parks	Defensive Driving
4/11/07	8:30 AM	4 hrs	LV	State Parks	Defensive Driving
4/12/07	8:30 AM	4 hrs	LV	State Parks	Defensive Driving
4/17/07	9:00 AM	2 1/2 hrs	LV	St. Parks	Workplace Violence/Dealing with Difficult People
4/17/07	12:30 PM	4 hrs	CC	Risk Mgmt	Defensive Driving
4/17/07	1:00 PM	4 hrs	LV	State Parks	Defensive Driving
4/18/07	9:00 AM	3 hrs	LV	State Parks	Managing the Threat of Workplace Violence
4/18/07	8:30 AM	4 hrs	CC	Risk Mgmt	Defensive Driving
4/18/07	1:00 PM	4 hrs	LV	State Parks	Defensive Driving
4/19/07	8:00 AM	4 hrs	LV	State Parks	CPR/AED/First Aid
4/19/07	1:00 PM	2 1/2 hrs	LV	State Parks	Safety Update for Supervisors
4/24/07	12:30 PM	4 hrs	LV	Grant Sawyer #1100	Defensive Driving
4/24/07	1:00 PM	2 1/2 hrs	CC	Risk Mgmt	Bloodborne Pathogens and Hazcomm
4/25/07	12:30 PM	4 Hrs	LV	State Parks	Defensive Driving
4/25/07	9:00 AM	3 hrs	LV	Gaming Board Rm	Planning for Disasters and Emergencies
4/25/07	1:00 PM	3 hrs	LV	Gaming Board Rm	Avoid Aches, Strains and Sprains
4/26/07	8:30 AM	4 hrs	LV	State Parks	Defensive Driving
4/26/07	9:00 AM	2 1/2 hrs	LV	Gaming Board Rm	Ergonomics
4/26/07	1:00 PM	2 1/2 hrs	LV	Gaming Board Rm	Bloodborne Pathogens and Hazcomm
4/27/07	8:30 AM	4 hrs	LV	State Parks	Defensive Driving

Figuring Out Food Labels



You know how books have a table of contents that explains what's inside? Or maybe you've received a toy that came with a diagram that identified each small piece. Nutrition labels are sort of like that. They tell you what's inside the food you're eating and list its smaller parts.

The Nutrition Facts food label gives you information about which nutrients are in the food. Your body needs the right combination of nutrients, such as vitamins, to work properly and grow. The Nutrition Facts food label is printed somewhere on the outside of packaged food, and you usually don't have to look hard to find it. Fresh food that doesn't come prepackaged sometimes has nutrition facts, too.

Most nutrients are measured in grams, also written as g. Some nutrients are measured in milligrams, or mg. Milligrams are very tiny - there are one thousand milligrams in a gram. Other information on the label is given in percentages. These numbers are based on eating 2,000 calories in a day, the amount that many school-age kids eat. A calorie is a unit of energy, a way of expressing how much energy you would get by eating a certain food.

If you want to learn more about the different types of information on food labels, please visit the following website www.kidshealth.org

Nutrition Facts	
Serving Size 2 crackers (14 g)	
Servings Per Container About 21	
Amount Per Serving	
Calories 60	Calories from Fat 15
% Daily Value*	
Total Fat 1.5g	2%
Saturated Fat 0g	0%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 70mg	3%
Total Carbohydrate 10g	3%
Dietary Fiber Less than 1g	3%
Sugars 0g	
Protein 2g	
Vitamin A 0%	Vitamin C 0%
Calcium 0%	Iron 2%

* Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs:

Calories:	2,000	2,500
Total Fat:	Less than 65g	80g
Sat Fat:	Less than 20g	25g
Cholesterol:	Less than 300mg	300mg
Sodium:	Less than 2400mg	2400mg
Total Carbohydrate:	300g	375g
Dietary Fiber:	25g	30g

SHARING THE ROAD WITH SNOWPLOWS

To keep employees safe on the roads here are some do's and don'ts for sharing the roads with snowplows:



DO remember that snow plow drivers have limited visibility.

DO be careful entering free ways, trucks plowing the shoulder have a hard time seeing a merging motorist.

DO keep a safe distance back from the snow plows.

DO be patient. Expect the snowplow to be moving slowly.

DON'T pass plows and drive through "White-outs" caused by plowing snow.

DON'T travel beside a snowplow.

DON'T assume you'll have good traction because the road looks sanded. Sand can sink into the snow-packed leaving a slick surface.

PROPERTY CLAIMS RISE IN 2006

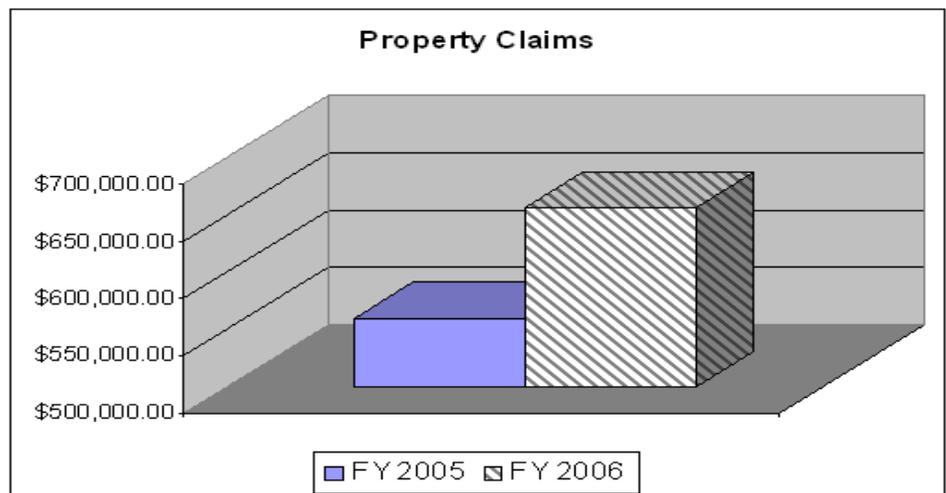
Risk Management saw a rise in Property claims for fiscal year 2006. With an increase of \$95,951.96 in claims cost for FY 06. The Risk Management Division urges all State agencies to do their part to reduce property damage and loss.

FISCAL YEAR '05

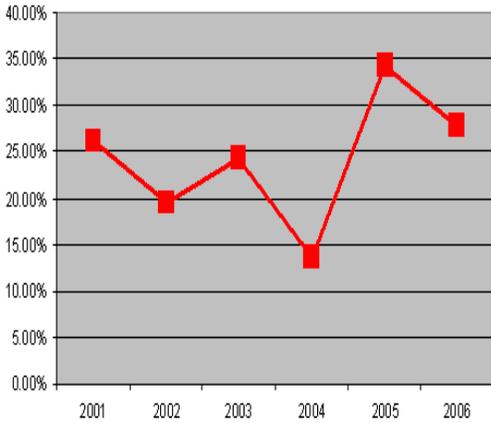
AGENCY	NO. OF CLAIMS	TOTAL COST
DCFS	2	\$31,560.50
DMV	1	\$6,650.25
DOIT	1	\$131,719.50
DOC	1	\$5,000.00
FORESTRY	3	\$29,258.99
NDOT	11	\$273,883.23
SNAMH	2	\$14,460.84
PARKS	4	\$39,623.80
WELFARE	3	\$28,108.27
TOTAL:	28	\$560,265.38

FISCAL YEAR '06

AGENCY	NO. OF CLAIMS	TOTAL COST
DMV	2	\$13,903.30
DOC	5	\$79,951.35
DRC	1	\$21,330.00
L SOCIETY	1	\$1,896.00
HOUSING	1	\$7,665.00
NDF	2	\$10,133.00
NDOT	16	\$485,573.61
PARKS	2	\$19,797.32
TSA	1	\$7,960.40
HOME	1	\$2,729.36
WILDLIFE	2	\$5,278.00
TOTAL:	34	\$656,217.34



MCO SAVINGS



The State of Nevada utilizes the services of a Managed Care Organization (MCO) to identify health care providers for our workers' compensation program. The MCO requires proper credentialing of the providers; provide outcome studies and peer-to-peer reviews. The providers that have been approved to be on the list also agree to give discounts for the privilege of being on this list. By using an MCO, the State of Nevada has realized over 5 million dollars in savings off of the regulated fee schedule.

2001	26.16%	\$ 474,808.66
2002	19.47%	\$ 530,659.60
2003	24.25%	\$ 912,357.57
2004	13.63%	\$ 469,242.54
2005	34.30%	\$ 1,641,307.75
2006	27.81%	\$ 995,165.15
	24.27%	\$ 837,256.88
		\$ 5,023,541.27

Average
Total

Have you looked at the Certificate of Insurance Lately??



When an insurance company or broker issues an "Accord" certificate of insurance or insurance policies for that matter, the information contained on them is time *sensitive*, meaning the policies listed are only usually valid for a one year period. Please review your contract files on a regular basis to check to see if you have stale insurance certificates.

Each year, the insurance company/broker should issue the State agency an updated "renewal" certificate showing the new insurance policies, terms and policy effective dates. Once the agency receives the annual renewal certificate, we ask the contract monitors to update that information within the purchasing contracts database.

If you monitor a large number of contracts, it is also recommended that you ask the contractor's insurance broker to **add within "Description" section of the certificate, additional information identifying the applicable contract and effective dates. (See below*)**

* CONTRACTOR/VENDOR NAME EFFECTIVE DATES	
CERTIFICATE HOLDER:	CANCELLATION:
STATE OF NEVADA ACTING BY AND THROUGH ITS DEPARTMENT OF ADMINISTRATION DIVISION OF RISK MANAGEMENT 201 SOUTH ROOP STREET, SUITE 201 CARSON CITY, NV 89703	SHOULD ANY OF THE POLICIES DESCRIBED HEREIN BE CANCELLED BEFORE THE EXPIRATION DATE THE INSURER AFFORDING COVERAGE WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED HEREIN BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OR LIABILITY OF ANY KIND UPON THE INSURER AFFORDING COVERAGE, ITS AGENTS OR REPRESENTATIVE ISSUER OF THIS CERTIFICATE.
	MARSH USA INC. BY: T. A. Weyland <i>T.A. Weyland</i>
	MM1(3/02) VALID AS OF: 08/08/06



Workers' Comp Question of the Quarter:



Our agency has an exercise room and if I use it am I covered under workers' compensation?

Generally No! NRS 616A.265, sub 1 states: "Any injury sustained by an employee while engaging in an athletic or social event sponsored by his employer shall be deemed not to have arisen out of or in the course of employment unless the employee received remuneration for the event." Basically, using the exercise equipment is not a required activity related to your normal job duties. This type of activity is considered voluntary on the part of each employee and it is entirely at his or her own risk. Risk Management plans on coming out with guidelines for having exercise equipment in the workplace in the very near future. There are exceptions to this rule and each case has to be evaluated on its own merit.



Be sure and check out our award winning website at: www.risk.state.nv.us

